

Issue 34: INSIDER'S EDGE: Open Enrollment Update

Welcome back, Insiders! Believe it or not, it's already December!



With so much going on during the holiday season, you might have missed an important announcement that will impact consumers shopping for health insurance on the Maryland Health Connection this month.



Wait, what announcement? Fret not! Your savvy source, Medicaid Marge, will keep you in the loop!

Shortly before Thanksgiving, Maryland Health Benefit Exchange announced that **consumers who need health coverage effective January 1, 2014, can now enroll through December 23**.

So what does this mean for caseworkers?

- This change **won't** impact individuals who apply and qualify for Medicaid. Remember, Medicaid coverage is effective back to the first day of the month in which the application was submitted. Therefore, these individuals will be eligible for Medicaid benefits effective January 1 so long as they apply in Maryland Health Connection by January 31, 2014. However, this information is very important for consumers who contact you who are eligible to purchase coverage through a qualified health plan (QHP).

What impact will the extension have on consumers?

- This extension will allow consumers who are eligible to purchase QHP coverage more time to review plan options, talk with their families, providers or enrollment assisters, and enroll in a plan. After enrollment in plans through Maryland Health Connection, consumers will receive their initial invoice for premiums from their insurance company. Carriers will accept payment from consumers through January 15, 2014.

Questions? Send them to dhmh.medicaidmarge@maryland.gov.